



March 3, 2008

Andrew Cuomo, Esq.
State of New York
Office of The Attorney General
120 Broadway
New York, NY 10271

RE: Landmark Appraisal Agreement

Dear Sir:

Zaio Corporation would like to applaud your landmark agreement with Fannie Mae, Freddie Mac and OFHEO. We believe that this will accelerate the successful resolution of the nation's current mortgage crisis.

Zaio is the leading advocate for restoring the independent appraiser. Our sole focus is to use technology to create an accurate and independent appraisal process. It is our firm belief that mortgage fraud cannot be defeated unless the appraisal process is reengineered to remove all external pressure against the appraiser. Zaio upholds this belief by collecting appraisal data, using our patent-pending technology, *in advance* of any transaction similar to the operation of a credit bureau.

Using a secure database, such as Zaio, makes any attempts to change, alter or inflate an appraisal without detection next to impossible. To accomplish this, Zaio is creating a complete and comprehensive database of every property in the 250 largest cities in the United States. The process starts with a photographic database that will eventually include over 75 million property photos. Zaio is very far along in creating a national appraisal database repository and currently has 140 million property records in its national "Appraisal Knowledge Warehouse™" database.

The proposed policies will have a material and positive effect on the mortgage industry and we support this landmark agreement.

Sincerely,

Thomas Inserra
Chief Executive Officer